



Order Filed on February 16,  
2017 by Clerk U.S. Bankruptcy  
Court District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

By /s/Steven N. Taieb, Esq.

Steven N. Taieb, Esq.

Attorney at Law

1155 Route 73, Suite 11

Mt. Laurel, NJ 08054

(856-235-4994)

In Re:

JOHN J. COUCOULES

Case No.: 12-39520

Chapter: 13

Hearing Date:

Judge: JNP

### ORDER APPROVING LOAN MODIFICATION

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

**DATED: February 16, 2017**

A handwritten signature in dark ink, appearing to read "Jerrold N. Poslusny, Jr.", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

---

Upon consideration of debtor(s)'s motion for an Order approving post petition financing, it is hereby:

ORDERED that the Secured Creditor and Debtors are hereby authorized to enter into a loan modification, and it is further;

ORDERED in the event a loan modification is completed and the pre-petition arrears are capitalized into the loan, secured creditor shall amend the arrearage portion of its proof of claim to zero or withdraw the claim within thirty (30) days of completion of the loan modification; and it is further

ORDERED that the chapter 13 trustee shall suspend disbursements to secured creditor pending completion of loan modification and all money that would otherwise be paid to secured creditor, be held until the arrearage portion of the claim is amended to zero or the claim is withdrawn, or the Trustee is notified by the secured creditor that the modification was not consummated; and it is further

ORDERED in the event the modification is not consummated, the secured creditor shall notify the Trustee and debtors' attorney of same. Any money that was held by the Trustee pending completion of the modification shall then be paid to secured creditor; and it is further

ORDERED in the event the proof of claim is amended to zero or withdrawn, the Trustee may disburse the funds being held pursuant to this Order to other creditors in accordance with the provisions of the confirmed plan; and it is further

ORDERED the debtors shall file an Amended Schedule J and Modified Plan within twenty (20) days of this Order; and it is further

ORDERED that communication and/or negotiations between debtors and mortgagees/mortgage servicers about loan modification shall not be deemed as violation of the automatic stay; and any such communications or negotiations shall not be used by either party against the other in any subsequent litigation; and it is further

ORDERED that the debtors provide the Trustee with an executed copy of the Loan Agreement upon completion.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
John J. Coucoules  
Debtor

Case No. 12-39520-JNP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Feb 16, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 18, 2017.

db +John J. Coucoules, 14 East Woodcrest Avenue, Maple Shade, NJ 08052-3343

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 18, 2017

Signature: /s/Joseph Speetjens

---

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 16, 2017 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor M & T Bank Servicer For Lakeview Loan Servicing  
nj.bkecf@fedphe.com  
Andrew L. Spivack on behalf of Creditor Bank of America, N.A., as successor by merger to BAC  
Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP nj.bkecf@fedphe.com  
Denise E. Carlon on behalf of Creditor Lakeview Loan Servicing, LLC  
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com  
Isabel C. Balboa ecfmil@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmil@standingtrustee.com,  
summarymail@standingtrustee.com  
Joshua I. Goldman on behalf of Creditor Lakeview Loan Servicing, LLC jgoldman@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Joshua I. Goldman on behalf of Creditor M&T Bank jgoldman@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Joshua I. Goldman on behalf of Creditor M & T Bank Servicer For Lakeview Loan Servicing  
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com  
Steven N. Taieb on behalf of Debtor John J. Coucoules staieb@comcast.net  
Warren S. Jones, Jr. on behalf of Creditor Bank Of The West wsjonesesq@verizon.net,  
bestcasewsj@gmail.com

TOTAL: 10